In re Cheryl Ann Sterling

Case	No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		Hus	sband, Wife, Joint or Community					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxxxxxxxx2979	_		2003					
Chase 800 Brooksedge Blv. Westerville, OH 43081		J	First Mortgage Primary Residence Location: 34436 Lakewood Drive, Chesterfield Twp MI 48047				4400 000 17	444 202 5-
			VALUE \$115,000.00				\$129,093.47	\$14,093.47

Case	N
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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Husband, Wife, Joint or Community							1	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x9322			2003					
Christian Financial 18441 Utica Road Roseville, MI 48066 Shall be paid as a general unsecured			Second Mortgage 2035 Military St. Port Huron, MI 48060 Rental Property					
claim as the fair market value of the property is only \$30,000.		J						
ACCOUNT NO. XXXXXXXX575-9			VALUE \$30,000.00				\$15,142.66	\$15,142.66
CitiMortgage, Inc. P.O. Box 183040 Columbus, OH 43218		J	1998 First Mortgage 2035 Military St. Port Huron, MI 48060 Rental Property VALUE \$30,000.00				\$102,831.45	\$72,831.45
ACCOUNT NO. xxxxxxx0900			2004				\$102,001110	ψ. <u>2,00</u> 0
Comerica Bank P.O. Box 650282 Dallas, TX 75265 Shall be paid as a general unsecured claim as debtors have filed an adversary			Second Mortgage Primary Residence Location: 34436 Lakewood Drive, Chesterfield Twp MI 48047					
complaint to strip off the second mortgage.		J	VALUE \$115,000.00				\$26,375.00	\$26,375.00
				<u>.</u>				
Motor Vehicle Solutions 1278 Jungermann Road Suite A Saint Peters, MO 63376		н	12/3/10 Executory Contract Car Warranty					
			VALUE \$0.00				\$2,538.00	\$2,538.00

Sheet 2 of 3 total sheets in Schedule of Creditors Holding Secured Claims

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Cheryl Ann Sterling

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	Husband, Wife, Joint or Community							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	1 - 1	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	N L I Q U I	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Total(s) (Use only on last page)				\$275,980.58	\$140,980.58			

(Report also on Summary of Schedules)

Case No.

If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re

Robert Charles Sterling, **Cheryl Ann Sterling**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Concorde Health & Swim 44315 Gratiot Ave Clinton Township, MI 48036

George & Nicol Johnston 2035 Military Street Apartment #3 Port Huron, MI 48060

Global Vacation Network Global Connections, Inc PO Box 5096 Chicago, IL 60680-5096

Motor Vehicle Solutions 1278 Jungermann Road Suite A Saint Peters, MO 63376

Rory S. Flynn & Sarah Pearsall 2035 Military Street Apartment #1 Port Huron, MI 48060

Gym Memberships \$40 per month for both

Tenant Renting Apartment #3 of Military St. Property. Lease expires 7/1/11

Vacation Membership

Extended Warranty for Truck \$141 per month for 18 months

Tenant(s) Renting Military St. Property Lease expires 7/17/11

UNITED STATES BANKRUPTCY COURT Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

Robert Charles Sterling Cheryl Ann Sterling CASE NAME: 10-77844 **CASE NUMBER:** The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities. The purpose of this amendment is to: Add creditors to schedule(s) _____. How many? (Use second page of this form to list creditors added). \boxtimes **\$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case. Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use second page of this form). \boxtimes Other: (Provide detail of Amendment) Amend Schedule D to remove Creditor and Schedule G to add Rental Property Lease(s). **Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s). **Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system. **NOTE:** LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears):									
		(Please print)							
Previous address:	Plea	se change to:							
									
NAME OF CREDITOR (As it now appears):									
TABLE OF CREDITOR (113 It now appears).		(Please print)							
Previous address:	Plea	se change to:							
			_						
NAME OF CREDITOR (As it now appears):									
D	(Please print)								
Previous address:	Ple	ase change to:							
Use this section of the form to IDENTIFY creditors a	dded to the sched	ules and matrix.							
NAME OF CREDITOR (As it now appears):	_								
Address		(Please print)							
Address									
NAME OF CREDITOR (As it now appears):									
		(Please print)							
Address									
FOR ADDITIONAL CHANGE	ES COPY THIS								
	Signature:	/s/ James C. Bowser P							
		James C. Bowser P 40480							
		Name of Attorney 413 Clinton Avenue St. Clair, MI 48079							

(810) 329-3500

ECF@bowserandassociates.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: /s/ Robert Charles Sterling

Robert Charles Sterling

Name of Debtor

Signature: /s/ Cheryl Ann Sterling

Cheryl Ann Sterling

Name of Joint Debtor, if applicable